



Order Filed on October 12, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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Attorneys' for the Mortgagee
File No. 097411B

In Re:

Robert F. Kersellius
Yanrajita D. Kersellius

Case No.: 16-17033-MBK

Hearing Date: September 25, 2018

Judge: Michael B. Kaplan

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: October 12, 2018

A handwritten signature of Michael B. Kaplan in black ink.

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Yakov Rudikh, Esquire
Property Involved ("Collateral"): 904-906 Chancellor Avenue, Irvington, NJ 07111
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

☒ The Debtor is overdue for twenty-nine months, from May 1, 2016 to September 1, 2018 .

☒ The Debtor is overdue for sixteen payments at \$1,997.04 per month.

☒ The Debtor is overdue for twelve payments at \$2,282.85 per month.

☒ The Debtor is overdue for one payment at \$2,033.63 per month.

Total Arrearages Due \$61,380.47.

2. Debtor must cure all post-Petition arrearages as follows:

☒ Immediate payment shall be made in the amount of \$61,380.47. Payment shall be made no later than October 25, 2018.

☒ Beginning on October 1, 2018, regular monthly mortgage payments shall continue to be made in the amount of \$2,033.63.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment:

Specialized Loan Servicing LLC
8742 Lucent Blvd, Suite 300
Highland Ranch CO 80129

☒ Regular monthly payments:

Specialized Loan Servicing LLC
PO BOX 60535
City of Industry CA 91716-0535

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.